

Caption in Compliance with D.N.J. LBR 9004-2(c)

48345

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Order Filed on April 22, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case number: 17-30458

In Re:

RICHARD J. JANASIAK
CRYSTAL L. JANASIAK

Hearing Date: 3-12-19

Judge: (ABA)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: April 22, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Richard and Crystal Janasiak

Case No: 17-30458

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Terry Tucker Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2014 Chevrolet Malibu bearing vehicle identification number 1G11J5SXXEF122581.**
- 2. That the Debtors’ account has arrears through February 2019 in the amount of \$1,507.04.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above by making their regular monthly payment of \$376.76 plus an additional \$251.17 (total payment of \$627.93) for the months of March through August 2019.**
- 4. That commencing March 2019, if the Debtors fail to make any payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a Certification Of Default with the Court and serving it on the Debtors and their attorney.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a Certification that insurance has lapsed and serving such Certification on the Debtors and their attorney.**
- 6. That the Debtors are to pay Ally Financial a counsel fee of \$531.00 through their chapter 13 bankruptcy plan.**